

# Housing Commission June Regular Meeting

June 26, 2019



CITY OF SAN ANTONIO  
**NEIGHBORHOOD & HOUSING  
SERVICES DEPARTMENT**

**Verónica R. Soto, AICP**  
**Director**

# Agenda

**Item 1:** Approval of Minutes for May 22, 2019 Meeting

**Item 2:** Director's Report

**Item 3:** Presentation on the FY 2020 Affordable Housing Budget Policy Issues

**Item 4:** Presentation on the Affordable Housing Dashboard

**Item 5:** Presentation on the Anti-Displacement Strategy

**Item 6:** Discussion and Possible Action on Future Agenda Items



# Item 1: Approval of Minutes for May 22, 2019 Meeting



## Item 2: Director's Report

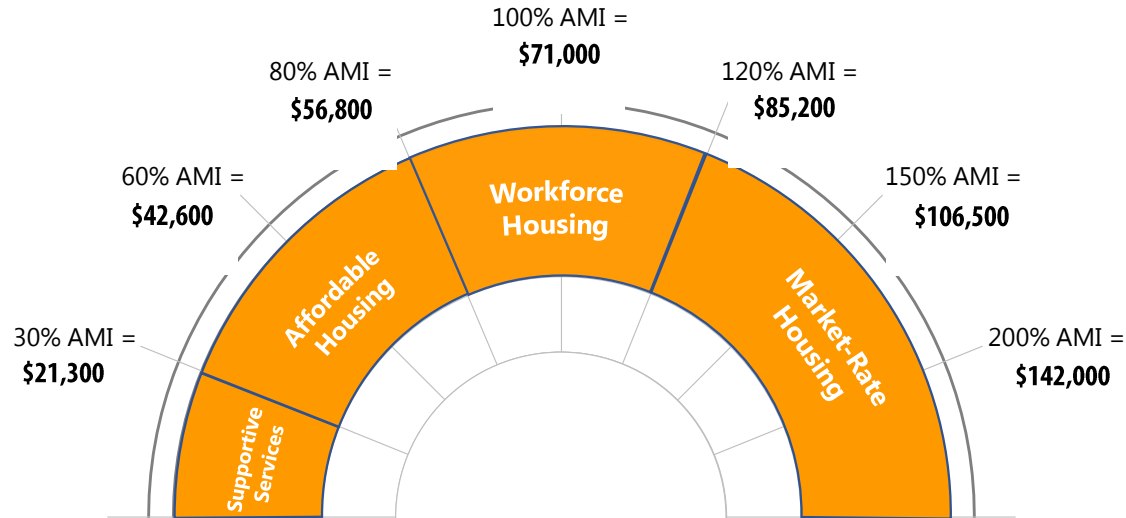


## Item 3: Presentation on the FY 2020 Affordable Housing Budget Policy Issues



# Definition of Affordable Housing

- ✓ Housing is affordable when no more than 30% of household income goes to housing costs
- ✓ Affordable housing serves families earning less than or at 80% of the Area Median Income (AMI)
- ✓ 80% AMI for a family of four is \$56,800



# Housing Affordability Core Issues



**Housing costs  
outpacing income**



**Supply – Demand  
mismatch**



**Growing housing  
affordability gap**



**Decrease in home  
ownership**



**More income spent  
on housing**



**Neighborhood change  
& displacement**

# Mayor's Housing Task Force

- ✓ August 2017 Mayor Nirenberg created task force to develop comprehensive housing policy recommendations
- ✓ June 2018: Task Force presented recommendations and priority budget items to Council
- ✓ August: Executive Report & Implementation Plan to Mayor & Council





# Mayor's Housing Task Force

- ✓ Taskforce identified five housing policy priorities:

Increase City Investment in Housing

Accountability to Public

Develop coordinated housing system

Protect and Promote Neighborhoods

Increase Affordable Housing Production, Rehabilitation and Preservation

- ✓ 10 Year funding plan to address housing policy priorities

# Business Plan Year One Progress

Taskforce Priority	Program	FY 2019 Budget	FY19 Target	Projected Year End
Production	Gap Financing (Owner)	\$7.75 M	111	50
	Gap Financing (Renter)			577
Rehabilitation & Preservation	Under 1 Roof	5.25	400	400
	Owner Occupied Rehab	6.5	81	81
	Minor Repair	150 K	6	6
	Let's Paint	400 K	64	64
	Green and Healthy Homes	400 K	75	75
	Rental Rehab/Preservation	0	0	0
Down Payment Assistance	Homebuyer Assistance (HIP/HOPE/First Responder)	3.25	265	265
Total Units Preserved or Produced		\$23.7	1,002	1,518
Risk Mitigation Fund	Risk Mitigation (clients)	1.0	200	200
Coordinated Housing	Policy Development, Housing Tax Credits	1.45	N/A	N/A
Total		\$26.1		

# Rental Unit Production, Rehabilitation, and Preservation by AMI

Rental Unit Production, Rehabilitation, and Preservation						
AMI	10 Year Target	Adjusted Target	Production	Rehabilitation and Preservation	Total Pipeline	% of Target Met
<b>30%-50% AMI</b>	9,516	6,344	897	0	897	<b>14%</b>
<b>50%-60% AMI</b>		3,172	4,172	260	4,432	<b>140%</b>
<b>60%-80% AMI</b>	1,165	1,165	1,037	0	1,037	<b>89%</b>
<b>Less than 30% AMI</b>	1,701	1,701	139	0	139	<b>8%</b>

# Ownership Unit Production, Rehabilitation, and Preservation by AMI

Owner Unit Production, Rehabilitation, and Preservation		
	60% to 80% AMI	80% to 120% AMI
10 Year Target	3,532	2,766
Down Payment Assistance	76	167
Production	107	144
Under One Roof	190	0
Let's Paint	64	0
Green and Healthy Homes	75	0
Owner Occupied Rehabilitation	81	0
Minor Repair	0	0
Total Pipeline	486	419
% of Target Met	13.7%	15%

# Coordinated Housing System

Funding Source	Funding to Date (\$M)
Housing Tax Credits	\$361
NHSD Gap Funding	14.8
Housing Bond	7.5
City and SAWS Fee Waivers	9.0
CCHIP Rebates and Loans	5.5
TIRZ	15.5
Under One Roof, Green and Healthy Homes, Let's Paint, Owner Occupied Rehab	9.1
<b>Total</b>	<b>\$422 M</b>

**\$1.4 Billion**  
**Total Investment**

**6,505**  
**Rental Units**

**905**  
**Owner Units**

# Risk Mitigation

Taskforce Priority	10 Year Target	FY 2019 Budget	FY19 Target	Projected Year End	Remaining
Protect & Promote Neighborhoods	2,000	\$ 1M	200	200	1,800

- **Families assisted to date:** 135
- **Emergency Housing Stabilization:** 127 Families
- **Residence Relocation:** 8 Families

**\$300K** Emergency Assistance  
**\$650K** Relocation Assistance  
**\$50K** Rental Incentive Fund

# FY 2020 Funding Request

## \$15 Million Increase

Taskforce Priority	Program	FY 2019 Budget	FY2020 Proposed
Production	Gap Financing (Owner)	\$7.75 M	\$20.9 M
	Gap Financing (Renter)		
Rehabilitation & Preservation	Under 1 Roof	*5.25 M	5.25 M
	Owner Occupied Rehab	6.5 M	6.5 M
	Minor Repair	150 K	150K
	Lets Paint	400 K	400K
	Green and Healthy Homes	400 K	400K
Down Payment Assistance	Homebuyer Assistance (HIP/HOPE/First Responder)	3.25 M	2.0 M
Risk Mitigation Fund	Risk Mitigation (clients)	1.0	1.0
Coordinated Housing	Policy Development, Housing Tax Credits	1.45	1.45
Total		\$26.1	\$38.1

**\$38.1**  
**Million**

## FY 2020 Priorities

- Increase in Housing Production
  - ≤50% AMI MF
  - ≤80% AMI Owner
- One-Stop Center
- City-Wide Education Campaign
- Anti-displacement Implementation
- Accountability Dashboard
- Legislative Strategy



## Item 4: Presentation on the Affordable Housing Dashboard



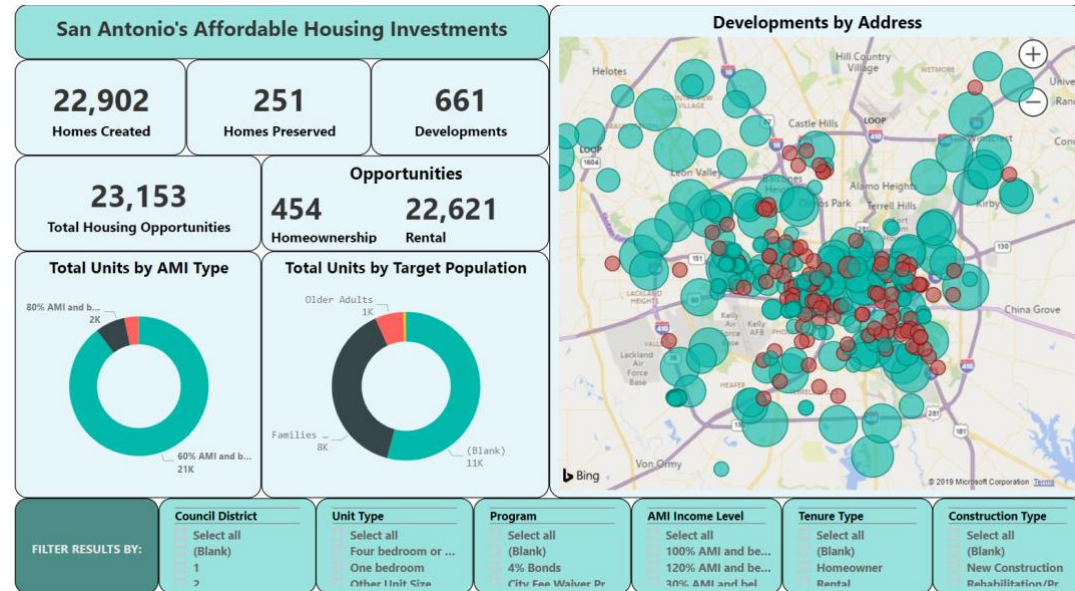
# Affordable Housing Dashboard

## ■ Phase I: Accountability Dashboard

- Mapped, searchable inventory
- Pipeline projects
- Target goals

## ■ What's next:

- Continued Data Collection



# Affordable Housing Portal

## ■ **Phase II: Affordable Housing Portal**

- CivTechSA Startup Residency Program
- Affordable unit listing
- Searchable by user needs
- City-wide resources

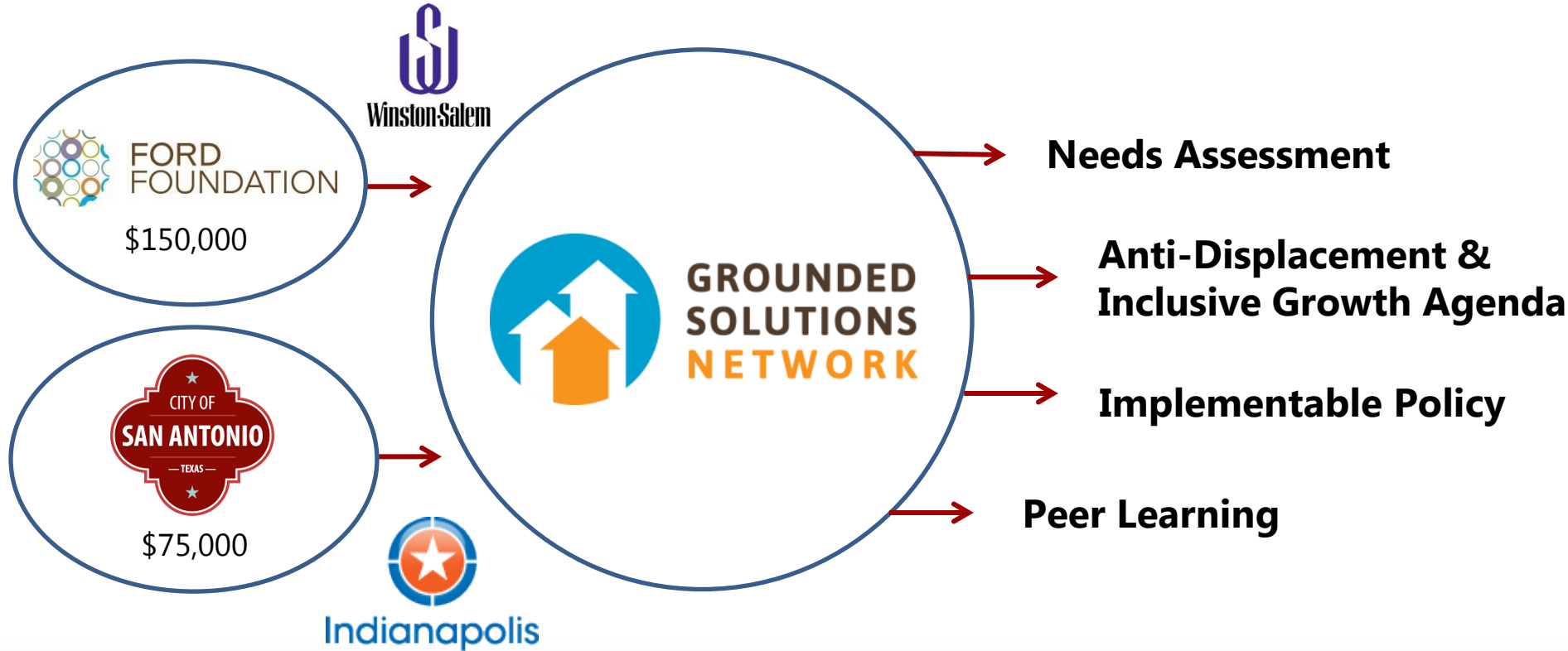
May- September 2019



## Item 5: Presentation on the Anti Displacement Strategy

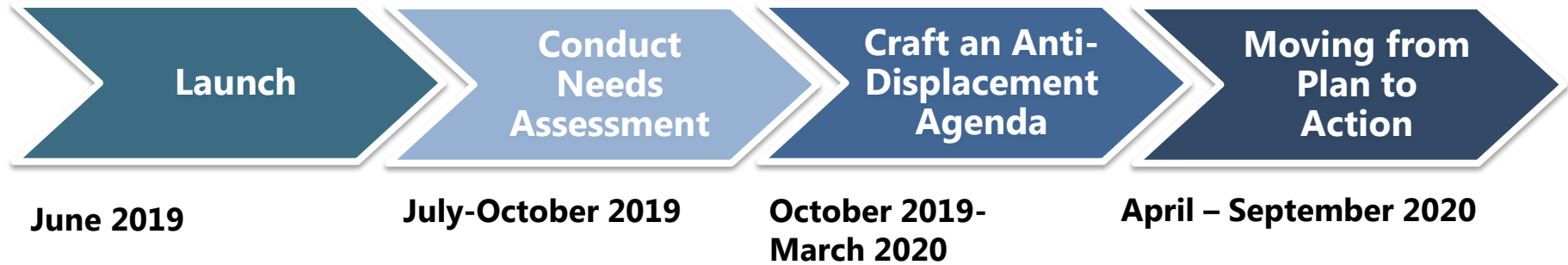


# ForEveryoneHome Initiative



# ForEveryoneHome Initiative

## Initiative Timeline



# ForEveryoneHome Initiative

## Our Core Team



**Mayor Ron Nirenberg**

**Verónica Soto**, NHSD Director

**Lourdes Castro Ramirez**, Housing Commission  
Chair

& President, University Health System Foundation

**Jessica O. Guerrero**, Housing Commissioner

& Board President, Vecinos de Mission Trails

**Graciela Sanchez**, Executive Director of Esperanza  
Peace & Justice Center

**Richard Milk**, Director of Policy & Planning, SAHA

**Tuesdaé Knight**, President & CEO, SAGE



## **Anti-Displacement Strategy Near Term Actions:**

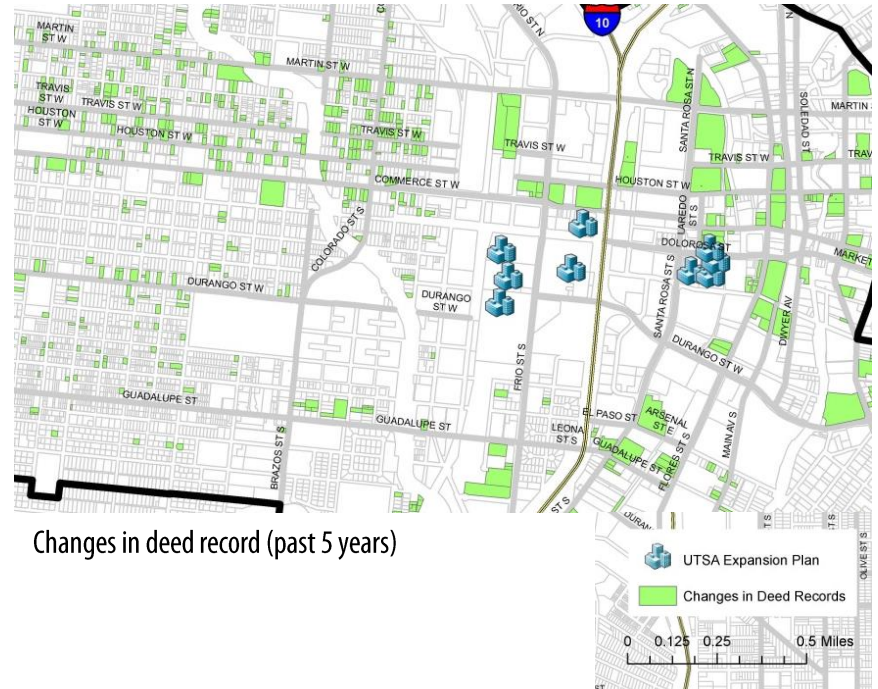
- **Analyze area near UTSA downtown area, near-Westside**
- **Analyze existing anti-displacement reports**
- **Analyze and update the vulnerable communities assessment data**
- **Material to be sent to Housing Commission for feedback**
- **Present to Housing Commission in July**
- **Accelerate designation of Neighborhood Empowerment Zones**
- **Development, will be presented to Housing Commission in August for feedback**



at Demographics.....  
 Type and Length.....  
 Land Use, Vacancy Rates, and Structure Age.....  
 at Growth Trends.....  
 Ownership.....  
 and Inspections.....  
 Violations.....  
 Opportunity Areas and Incentives.....  
 sion.....

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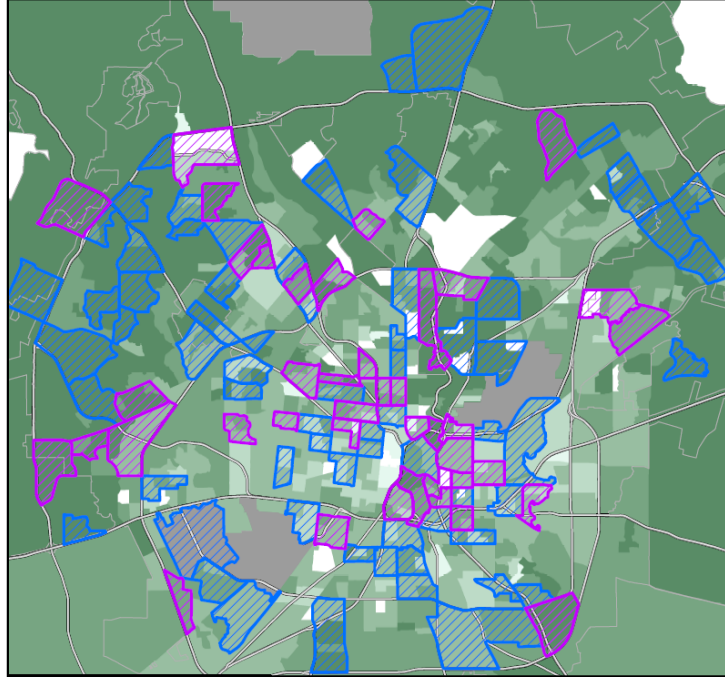
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# Updated Vulnerable Community Assessment Data

## Neighborhood Trend Analysis

Rapidly changing census tracts 2011-2017



### Neighborhood Change Score



Source: City of San Antonio,  
ACS 5 Year Estimates 2011-2017

## NALCAB: Top Twenty-Five Block Groups with the Greatest Increase In Property Appraisal in Bexar County, 2011 – 2016 CoSA: Updated 2018 DATA

Neighborhood	Block Group ID	2011 Avg. Appraised Value	2016 Avg. Appraised Value	Percent Change 2011-2016	Median Household Income	2018 Avg. Appraised Value	Percent Change 2016-2018
Dignowity Hill	480291919005	\$61,790	\$139,659.59	130%	\$25,102	\$218,449.57	56%
Tobin Hill /Downtown	480291109001	\$68,389	\$154,518.42	130%	\$58,438	\$401,667.84	159%
Dignowity Hill	480291919001	\$47,162	\$99,303.71	110%	\$59,464	\$110,133.44	11%
Lone Star	480291501001	\$50,108	\$101,219.33	100%	\$41,053	\$169,441.90	67%
Five Points/Downtown	480291101003	\$60,054	\$121,185	100%	\$47,988	\$115,238.57	-4.9%
Dignowity Hill/Government Hill	480291919004	\$40,992	\$78,556.67	92%	\$27,083	\$139,162.84	77%
Dignowity Hill/Jefferson Heights	480291919003	\$39,048	\$74,218.52	90%	\$24,125	\$119,491.17	61%
Tobin Hill /Downtown	480291101001	\$160,701	\$303,178.75	89%	\$31,314	\$337,405.71	11%
Bel Meade /The Towers on Park Lane	480291204006	\$217,538	\$409,308.62	88%	\$56,667	\$435,837.66	6%
Dignowity Hill	480291108002	\$149,578	\$280,825.00	88%	\$14,531	\$313,785.00	11%
Tobin Hill	480291919002	\$46,440	\$86,825.54	87%	\$25,556	\$141,239.91	62%
Collins Garden	480291501004	\$42,754	\$77,595.71	81%	\$30,529	\$122,571.71	57%
Five Points/UptownNA	480291107001	\$52,929	\$95,905.07	81%	\$13,323	\$88,557.34	-7%
Walzem/Gibbs Sprawl*	480291215082	\$30,656	\$53,981.73	76%	\$27,455	\$65,585.95	21%

# Analyze Existing Anti-displacement Reports

Goal B: Preserving and Expanding The Supply of Affordable Housing For Current and Future RENTERS			
Strategy	Tool	Mayor's Hosing Policy Task Force	Funding
Provide funding for direct financial relief	Gap Financing Awards for New Affordable Rental Development Projects		✓
	2017 Neighborhood Improvements Bond	✓	✓
	Neighborhood Empowerment Zones		
Identifying and prioritizing gentrifying neighborhoods where residents are at the highest risk of displacement	Grant: ForEveryoneHome		✓
Affordable Housing Coordination Across All Housing Entities	<ul style="list-style-type: none"> <li>Dashboard</li> <li>Coordinate Housing System</li> </ul>	✓	✓
Emergency assistance for housing stabilization	<ul style="list-style-type: none"> <li>Rental Assistance</li> <li>Relocation Assistance</li> </ul>	✓	✓
	Utility Assistance		✓
Create programs and land use policies for proactively preserving neighborhoods	UDC Amendments	✓	✓

## III. TOOLS OFF LIMIT IN TEXAS

Not Legal	Partial Ban	Misperceptions about Illegality
Linkage fees <ul style="list-style-type: none"> <li>Fees developers pay for new development, these funds are used to create new affordable housing</li> </ul>	Moratorium on development and rezoning	Rent control Contrary to popular belief, Texas law does not prohibit cities from adopting rent control. A provision of the Local Government Code (Section 214.902) explicitly authorizes cities to establish rent control in the event of a housing emergency due to a disaster, with approval by the governor. But state law does not preempt home rule cities' authority to adopt rent control in other situations.
Condo Conversion Restrictions <ul style="list-style-type: none"> <li>Texas law bars cities from regulating condominiums differently from other types of similar structures</li> </ul>		Inclusionary zoning for rental housing <ul style="list-style-type: none"> <li>The state ban on inclusionary zoning applies only to homeownership units and not rental housing.</li> </ul>
Inclusionary zoning for homeownership <ul style="list-style-type: none"> <li>Requires new housing developments to make a percentage of the new housing available at affordable rates to low and moderate-income residents.</li> </ul>		
Real estate transfer tax <ul style="list-style-type: none"> <li>Tax that is levied whenever the title of real property is transferred</li> </ul>		
Circuit Breaker Tax <ul style="list-style-type: none"> <li>Place a cap on the amount of property taxes that low-income residents pay</li> </ul>		

## Item 6: Discussion and Possible Action on Future Agenda Items



# Housing Commission August Agenda

## Potential Agenda Items for the August Meeting

- Presentation on Board Roles, Structure and Legal Restrictions
- Discussion of Opportunity Index: 19-4702



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